EEOC (Inquiry) Number: 555-2023-00720

Inquiry Information

INQUIRY OFFICE

Receiving: Honolulu Local Office

Accountable: Honolulu Local Office

POTENTIAL CHARGING PARTY

Name: Mr. Michael Bonazza

Address: 2092 kuhio avenue 2402

HONOLULU, HI 96815

Year of Birth:

Email Address: mike.bonazza@gmail.com

Phone Number: 808-853-9023

POTENTIAL CHARGING PARTY'S DEMOGRAPHICS

Gender: M

Disabled? I do not have a disability

Are you Hispanic or Latino? not hispanic or latino

Ethnicity: White,

National Origin: Italian

RESPONDENT/Employer

Organization Name: MUFG Union Bank

Type of Employer: Business or non-profit organization that I applied to, work for, or worked for

Number of Employees: 20 or more employees

Address: 1221 BROADWAY

OAKLAND, CA 94612

County:

Phone Number:

LOCATION OF POTENTIAL CHARGING PARTY'S EMPLOYMENT

Address:

RESPONDENT CONTACT

Name: Mary Hoerle

Email Address:

Phone Number:

Title: Chief Human Resource Officer

REASON(S) FOR CLAIM

Date of Incident (Approximate): 09/30/2022

Reason for Complaint: Race, Sex (including pregnancy, sexual orientation and gender identity), Color

Pay Disparity: Yes

Location of Incident: California

Submission (initial inquiry) Date 01/24/2023

Claim previously filed as charge with EEOC? No

Approximate Date of Filing:

Charge Number: 555-2023-00720

Claim previously filed as complaint with another Agency? Yes

Agency Name: Department of labor - Unemployment benefits in Hawaii State

Approximate Date of Filing: 12/27/2022

Nature of Complaint: I left the contract at MUFG Union Bank because it was discriminatory and would not allow me to provide for my family who lives in Hawaii. I am seeking unemployment benefits/temporary income from the state while i get back on my feet here in Hawaii.

Adverse Action(s)

I believe the facts show that neither KPMG nor MUFG?s bank staff will be able to leverage their industry experience or superior numbers to offset the unique & critical value that I provided between 2021 and 2022? I.e. introducing Microsoft desktop automation into back-office accounting & reporting operations. And I believe my temporary contract was not extended because of my race (white/european) and my sex.

As such, I am submitting a 1 million dollar claim - meet of which is 50% of KPMGs initial 1.9 million dollar automation estimate that was communicated verbally on a call with myself & my director. The second part of the claim in the amount of 300k is equivalent to three years of Vice President level salary (between 110k-150k) that . I missed out on due to a deliberately discriminatory company policy.

APPOINTMENT

Appointment Date and time: 02/14/2023 10:15:00 HST

Interview Type: InOfficeByVideo_

Supplemental Information

What Reason(s) were you given for the action taken against you?

During my 2022 contract at MUFG, I asked senior leadership for a full-time Vice President role. I was told that I do not fit their 'profile' and there is a long-standing company policy to replace white leadership with diversity. The bank first communicated this deliberately discriminatory policy in 2017, which adversely impacted my demographic 5 years ago and continues to do so. I recall during a 2017 Oakland all-hands meeting, after it was announced there would be a greater focus on diversity in management (i.e. jobs above the cost of living going to protected demographics), one person said something along the lines of 'we should be rewarding people on merit, regardless of sex/ethnicity/etc', which largely went unheard.

If jobs are being reserved for certain demographics - that means they are not being made available to other demographics who are equally qualified - which to me is the very definition of discrimination and is most definitely not equal opportunity employment. Again, the timeline of me first introducing automation in August 2021, my poor contract terms in 2022 and the company line regarding diversity in leadership was just history repeating itself, but this time I was unfairly locked out of future employment due strictly to my demographic and without regard to my traceable role in creating business value for the bank.

After the credit card project in 2016, I bonused 20k at MUFG to reflect the value of my contribution on that project. If I can prove via emails that I sold the bank on the idea of Microsoft Desktop Automation - and that no one else was involved in the initial exchange between myself and senior leadership on the topic - and the exchange ultimately led to a 2 million dollar FP&A investment - but I got a below the cost of living, short-term contract, am I not entitled to a settlement for creating value? Most especially if the reason I was not offered a longer-term role implementing automation was because I don't fit their target demographic as evidenced by their payroll and company messaging?

Please make no mistake about the seriousness of this claim. If I don't win a settlement here based on value created, I will be sick, homeless or dead inside of two years. That may not have been the reality for prior generations, but it is the reality for me. My parents have made it quite clear that they will not support me financially now or in the future. And the job market has made it quite clear what my demographic is worth on a level playing field - much less than my diverse peers - which is why I sought to (temporarily) make the playing field less level when I introduced desktop automation to MUFG.

Without getting overly personal, if the bank's leadership doesn't think my 1.3 million dollar claim is 'fair' due to years of experience compared to my peers - I would challenge anyone's resume in any generation on the basis of value added to that company considering my role in the introduction of desktop automation as well as my prior experience and trajectory there. I feel I was taken advantage of in my late 20s and I expect that not to happen again in this claim. In fact, I am hoping for a transaction that puts me ahead - not one that just 'catches me up' because, again, I expect to continue to face adverse conditions in the labor market when this is over.

If the federal government allows (i.e. enables), I would not be surprised if MUFG attempts to stall this process as long as possible to avoid addressing the issue because they know it puts a lot of pressure on the individual. Specifically, I saw that the federal government's timeline to file a charge is in July, which is quite a bit longer of a horizon than I was hoping for since I have been out of work/looking for work in Hawaii since September 2022. What that means is, MUFG can theoretically sit on my case all year obviously knowing the implications for myself and my family and for the sake of saving money. If they weren't holding on to settlement money, I wouldn't care as much and chalk the whole thing up to corporate politics and playing the demographic-numbers game as I believe they did in 2017.

However this time, I don't believe corporate politics tells the entire story as evidenced by the go-forward value I introduced which - unless proven otherwise - would not have existed without my involvement. All you have to do is look at my 2022 contract terms - which were short-term, below the cost of living and even included me having to physically come back to the Bay Area (instead of working remotely from Hawaii when everyone - including everyone my age - was working remotely and management knew I had a girlfriend in Hawaii) and which forced me to work remotely from an Airbnb during my contract - to understand the extent to which my demographic didn't and continues not to matter.

Understanding that it's just business, lets do business.

Additional 2017 background:

I recall feeling disappointed with the 2017 policy change as I had just come off a highly challenging, very progressive credit card acquisition project the year before - which went extremely well. I chose to take the 2016/17 credit card

project in the first place because I thought it would put me in a better position to win a next-level role - a.k.a a loan portfolio manager job. A loan portfolio manager role did come up in 2017 after the credit card project, but after I interviewed for the job, it was given instead to a woman from outside of the bank. I was subsequently put in several undefined roles including expense accruals, the CRA (community reinvestment act) portfolio, a loan delinquency project and a business systems project.

These were all jobs far away from any real loan portfolio work (the roles that make money) and even in aggregate wouldn't have stood up in my next performance review. Since I couldn't obtain the pay and stability I was looking for at MUFG, I was ultimately forced to exit to try and find work outside the bank that would allow me to earn a salary consistently above the cost of living.

Emails:

From: Chris Escher (MUAH Controller

Aug 19 2021

Wow, lots to read through and think about. I have a couple people looking at this now? could be very exciting for user-level configuration

From: Chris Escher (MUAH Controller)

Aug 13 2021

Thanks for sharing your experiences with the tool. sounds pretty exciting. I was super stoked about RPA, attended a multi-day seminar on it, did a pilot or two. I think the challenge is that the more process (controls) you stack on top of the software, the less compelling it becomes. So we havent progressed much further. I would love the day when someone shows up for work and its, heres your computer, and these are the 5 bots that are assigned to you (or whatever? you get my drift) This definitely sounds like a step in that direction.

From: Chris Escher (MUAH Controller) On Wed, Aug 11, 2021 at 6:08 AM

thanks for the note! I'm losing a grip on my technology skills. But this looks like a great engine for desktop automation, and one I'll ask the team to check out more closely. One of the challenges for an institution with our complexity is that RPA requires service accounts to operate - which bring their own set of infosec concerns (and therefore risk management processes) - so performing options with the user's credentials would dramatically speed up time to deployment.

From: Michael Bonazza

Monday, August 2, 2021 11:39 AM

Hey Chris, I hope all is well. Im sure youre already ahead of the game on this, but I wanted to share a recent experience I had while on a contract. I was looking at ways to make AP more efficient and I stumbled across Microsoft power automate, which as youre probably aware is Microsofts RPA tool for the masses. I think they bought a company last year in May that made a product called ?winautomation? that enabled desktop automation which microsoft is now calling power automate desktop (formerly MS Flow)

Was anyone in a similar situation treated the same, better, or worse than you?

Way better than me. My diverse colleagues (Jason & Kate) enjoy permanent jobs above the cost of living and will no doubt be working in those jobs until they are old. Evan who is also close to my age is white, but I believe he is also Chinese, which happens to be the same mix as Chris' (controller) kids. And not white European which is my demographic.

Kyle Goud (I think he is white/european) was part of the team before I got there and had apparently transitioned to another group outside the controllers before I arrived. I'm not sure how old he was, but if he was 30-35, was he offered a path to vice president i.e. a salary above the cost of living like Jason Tsui and Kate or any individuals from generation x before the diversity agenda was a force in corporate? Was Kyle given a team to manage so he could have some help? Or was he just given a bunch of technical work with no career path.

EVEN IF KYLE WAS MOVED BACK INTO CONTROLLERS AFTER I LEFT AND PUT IN CHARGE TO LEAD THE AUTOMATION EFFORT AS A VICE PRESIDENT, MUFG STILL DEMONSTRATED PAY DISCRIMINATION TOWARD ME BECAUSE AGAIN IM NOT JUST ARGUING FOR EQUAL PAY ON THE BASIS OF BEING PART OF A PARTICULAR DEMOGRAPHIC - ALTHOUGH THAT ARGUMENT CAN PROBABLY BE MADE TOO CONSIDERING MY 5 YEARS OF PROGRESSIVE EXPERIENCE TOGETHER WITH MY HISTORY AT THE BANK. RATHER, IM ARGUING THAT MY DEMOGRAPHIC WAS USED AGAINST ME WHICH LED TO SIGNIFICANT PAY DISCRIMINATION RELATING TO THE VALUE I INTRODUCED WHEN YOU CONSIDER THAT MY CONTRACT

WAS SHORT-TERM AND BELOW THE COST OF LIVING DESPITE MY OUTSIZED AND TRACEABLE ROLE IN INTRODUCING 2 MILLION DOLLARS INTO FP&A.

Some might point out that Jason (Asian) and Kate have kids now, but that argument doesn't work either since the bank has a provable history of discrimination against definitely myself, but possibly other white European males under 40 as validated by their payroll. As long as I am white, european, male and under 40, my argument is that they would have tried to take advantage of my demographic regardless of the value I brought and they showed that in my most recent contract.

There is another asian male employee there. I can't recall his name, but he started at the bank in 2015 and he is the only other young man I am aware of who is close to my age from prior to 2017. And he isn't trained in accounting.

The rest in my age bracket are women.

TO BE CLEAR, I REALIZE THAT THE UNDER-40 AGE BRACKET IS NOT A PROTECTED AGE. MY ARGUMENT MORE SPECIFICALLY IS THAT I WASN'T PAID PROPERLY FOR THE VALUE I INTRODUCED DURING MY MOST RECENT CONTRACT AND THAT THE COMPANY'S DIVERSITY AGENDA WAS WEAPONIZED/WIELDED IMPROPERLY WHICH LED TO PAY DISCRIMINATION BECAUSE SOMEONE WHO IS ASIAN, BLACK, A WOMAN OR OVER 40 WOULD CLEARLY HAVE BEEN PAID DIFFERENTLY BASED ON THE INFORMATION I AM PROVIDING ABOUT THE COMPANY. FURTHERMORE, SOMEONE WHO IS ASIAN, BLACK, A WOMAN OR OVER 40 WOULD HAVE HAD GROUNDS TO SUE FOR THEIR FULL WORTH - I AM NO DIFFERENT. I BELIEVE I WAS DISCRIMINATED AGAINST BECAUSE I WASN'T ASIAN, BLACK OR A WOMAN AND THEREFORE BECAUSE I AM WHITE, EUROPEAN AND MALE WHICH ARE ALSO PROTECTED TRAITS UNDER THE LAW. THE COMPANY DOES HAVE EXECUTIVES OVER 40 WHO ARE WHITE BUT THEY ALSO DID NOT INTRODUCE THE SAME VALUE AS ME SO YOU CAN'T REALLY USE THEM IN THIS CLAIM.

THE BANK MIGHT TRY TO ARGUE THAT MY EMAILS TO THE BANK WERE BEFORE MY EMPLOYMENT AT MUFG SO SOMEHOW MANAGEMENT ARE THE ONES WHO INTRODUCED AUTOMATION INTO BANK OPERATIONS, BUT THE REALITY IS THERE WAS NO GUARANTEE THE BANK WAS EVER GOING TO LOOK IN THE DIRECTION OF DESKTOP AUTOMATION - LET ALONE PUT A PRICE TAG ON IT - WITHOUT MY INVOLVEMENT AND THAT IS VERY CLEARLY SHOWN IN SEVERAL EMAILS I HAVE TO CHRIS ESCHER THE MUAH CONTROLLER. IT WAS ALSO CLEAR WHEN I ARRIVED FOR THE CONTRACT THAT NO ONE AT THE BANK HAD ANY PRIOR KNOWLEDGE OF MICROSOFT DESKTOP AUTOMATION DESPITE THE COMPANY HAVING TRANSITIONED TO MS TEAMS AND OFFICE 365 THE YEAR BEFORE.

Even the KPMG team I worked with/competed against to provide the bank with automation solutions was made up of one female manager, a female staff and a middle eastern staff member (I think). And they were paid more despite only providing up-to-half of the value between the three of them when you consider they were contracted by bank management to price the automation effort and, as far as I know, had no knowledge of Microsoft Desktop Automation before I introduced it to them.

Again - if my contract terms weren't so blatantly poor (i.e. under the cost of living and temporary) - despite me asking several times to convert to permanent - I probably wouldn't have cared as much about the demographics. But you can't openly discriminate against me and expect me not to sue. It doesn't make me racist, sexist or ageist to ask the company to recognize (financially and in full) my role introducing desktop automation to them knowing the current market reality for my demographic over the past five years and likely over the next five.

If the bank's whole premise is 'well, you have to have a family to get paid above the cost of living' - first of all, that wasn't true when I was at the bank 5 years ago - people made all kinds of money before children 5 years ago. Much more money than me. Vincent Cordera comes to mind but really everyone in generation x earned more between the age of 30 and 40. Second of all, I think I've shown in this claim that my earning growth was quite clearly stunted in 2017 at the age of 30 in large part because of MUFGs messaging at that time, which in practice translated into a very real missed opportunity for me at the next level. 5 years ago the messaging was to encourage diversity in management (i.e. jobs above the cost of living were being reserved for protected demographics). Now it's family? Or maybe it's diversity and family. Anyway you look at it, this type of social engineering creates an unequal employment environment which is why merit is so important to my case. Regardless of corporate politics, I believe I've earned a settlement on my professional contributions alone so that I can still have a chance at a home and a family considering my age if I receive a settlement.

Real world implications:

I worked at MUFG for over 4 years in my late 20s. My diverse colleagues (Jason & Kate) went on to have families after the policy was enacted in 2017 while I had two failed relationships between 30 & 35 because of money. And I

continue to struggle having a household of my own.

For example, I recently entered into escrow for a 250k house on a (3% down) FHA during the MUFG contract for a home in Burney California, but the seller wanted another 10k at the last moment so I was passed up in favor of another buyer. This just to show that my salary was not only from a temporary contract, but also well below the cost of living.

In regard to performance, I would argue I ended up being (at least) just as good as all of my colleagues on merit/performance over that period even though/ perhaps because I faced attrition everywhere I went between the ages of 30 & 35 because of my demographic.

And to ensure I don't miss a second opportunity to realize my full taxable potential, I think it would be worth exploring if I am entitled to a small percentage of the go-forward FP&A value that MUFG spends on automation - expressed again as a settlement. Since I will never be a bank executive, this is just me realizing my full earning potential while I can.

Please provide name(s) and email and/or phone number of anyone who will support your claim, and briefly describe the information this personwill provide.

No one will support my claim because they are happily employed. However, I think once you get over the initial challenge of actually engaging leadership at the bank in a discussion, I don't think they would dispute any of the facts in my case.

To be clear, I don't really blame the current leadership and consider the discriminatory policy that was enacted in 2017 the work of the prior guard (when Rolland Jurgens was the controller).

Everyone at MUFG knows I was a high performer. And the diverse makeup of their payroll will serve as additional validation of my claim. Put another way, I was the only unprotected demographic starting in 2017 under a policy that was perpetuated a second time as shown by my temporary contract in 2022. Not only was the contract temporary, but it was also below the cost of living when you consider my age and experience.

Looked at from another angle, if you asked me to name a colleague around my age (35) who is white, European and male in a career management position who makes a salary between 110-150k, I would struggle as I was not aware of anyone in my demographic at MUFG during my recent contract who fits that profile.

Again - my argument is not simply about falling outside of a protected minority and being paid less/put in less favorable contracts than my diverse peers - although I think a stand-alone argument could be made that MUFG has not been an equal opportunity employer to me over my career. It is specifically about being underpaid for the value I introduced to the bank in 2021-2022 because of my demographic, which I think is the more flagrant violation of equal opportunity employment law and obviously puts me at an extreme disadvantage.

My contract wouldn't even let me bonus unless I was allowed to turn permanent. Seriously?

When I explained to senior management that I think my demographic was being vastly underrepresented in corporate – I was told I had 'given them a lot to think about'. My response to that is filing this charge because while they have the luxury of time to think about things and perhaps even true-up the careers of the next generation of young white males to the careers of their minority peers – I just blew a home purchase and need to worry about how I'm going to live another 5 years in a system that seems to be stacked against me.

This is why I am asking the federal government to step in because I am having a difficult time moving forward in the labor market despite my talent with these dynamics at play seemingly everywhere. The ask again is to be paid a settlement that makes sense for the outsized-value I brought to FP&A at MUFG, which again is 50% of KPMG's estimate if we are talking about true equality considering the facts presented in this case.

From a 'giving back' to the government perspective, I paid US federal taxes for almost 10 years, but my biggest financial value to the federal government as an individual would be the tax on this settlement if I am successful. If MUFG chooses to counter with the fact that the federal government can generate more tax revenue by sticking to the script instead of paying this settlement, I would invite the federal government to ask MUFG to either double the investment to 4M or wait a year to invest in automation as Microsoft continues to role out updates.

I would further argue that it is important to send a signal to companies to pay for desktop automation as it opens up another source of potential tax revenue (for all demographics) - especially as companies seek by any means to reduce headcount as we have seen in the last few months.

A settlement here would also right a wrong from an equal employment opportunity standpoint and give the government a chance to signal equality is important, productivity is important and gainful labor is important.

Please tell us any other information about your experience?

I have been in the accounting industry for 10 years. With the recent evolution of microsoft desktop automation and being the one to introduce it to mainstream banking, my years of 'progressive' experience is right at half of that (5 years)

Additionally, my family spent a lot of money so that I could attend Saint Mary's College (SMC) and obtain my BS in accounting; much more money than many others in the field when you consider the cost of tuition at SMC. SMC also has a dedicated accounting program unlike other colleges/universities. Point being that I have a long history in accounting dating back to college. And when you pair my education with my contributions to MUFG (and outside of it), I think its pretty clear the issue has always been political.

Finally, I understand these decisions take time, but I want to say upfront that I am concerned about the length of time it will take to settle this claim. I believe a drawn-out claims process would be an injustice in and of itself that would disproportionately harm my family and my future. MUFG is a powerful company, but I think it should be held accountable. It is not a small business and I believe my demographic was used against me, which resulted in significant pay discrimination. Pay discrimination has also caused me to spend a significant amount of time below the cost of living in the past five years - something few of my boomer, generation x and millennial peers will be able to relate to at the same stage in life - which has adversely affected my health and I'm sure will continue to do so as I get older - despite greater-than-or-equal-to performance.

To be clear, I am not trying to prove I am an innovator or that I should be given credit for Microsoft desktop automation technology, but my achievements including 1) my initial recognition of Microsoft desktop automation in February 2021 2) my communication to a senior leader at the bank regarding Microsoft desktop automation in August 2021 3) my prior history at MUFG and 4) my progressive accounting & financial management experience since 2017 - show at the very least that I have demonstrable talent in finance, which went vastly under-compensated during my short-term, below-the-cost-of-living contract in 2022. The 2022 MUFG contract was the second time in five years that I was turned away from a permanent role that was above the cost-of-living because of my demographic and as such I believe I am entitled to half of the value I helped create.

The following statement is in capital letters to emphasize the importance of this claim for myself and my family:

I CANNOT USE A FULL HALF OF MY PROFESSIONAL EXPERIENCE IN BANKING (4+ YRS) PRECISELY BECAUSE THE DIVERSITY INITIATIVE AT MUFG UNION BANK IS KEEPING ME FROM BEING PAID A SALARY ABOVE THE COST OF LIVING IN THE BANKING INDUSTRY. THAT IS WHY I AM SEEKING TO BE PAID IN FULL FOR THE VALUE I BROUGHT TO MUFG DURING 2021 & 2022. PLEASE KEEP IN MIND THAT MICROSOFT DESKTOP AUTOMATION IS A GENERATIONAL TECHNOLOGY AND WILL BE CENTRAL TO THE BANKING INDUSTRY FOR THE REST OF MY WORKING CAREER, AND THROUGH A COMBINATION OF TALENT. CONNECTIONS AND PROGRESSIVE EXPERIENCE I WAS ABLE TO INTRODUCE THIS NEW TECHNOLOGY TO MUFG. FURTHERMORE, IN MY MOST RECENT CONTRACT, MUFG HAS SHOWN THAT (SIMILAR TO 2017) THEY CONTINUE NOT TO BE AN EQUAL OPPORTUNITY EMPLOYER TO ME SO I AM SEEKING PROTECTION FROM THE EEOC IN THE FORM OF (ENFORCING) A SETTLEMENT EQUAL TO MY OUTSIZED CONTRIBUTION TO THE BANK PLUS AT LEAST THREE YEARS OF LOST SALARY DUE TO A HISTORICALLY DISCRIMINATORY COMPANY POLICY AT MUFG (1.3 MILLION IN TOTAL). AS AN ASIDE, I HAVE NOTHING AGAINST MUFG OR ANYONE WORKING THERE, I AM JUST SEEKING TO BE PAID WHAT IM WORTH - WHICH IN THIS CASE HAPPENS TO BE QUITE A LOT. LASTLY. I BELIEVE THE FACTS IN THIS CASE ARE SO OVERWHELMINGLY IN MY FAVOR, THAT THE ONLY THING POSING A THREAT TO AN 'OPEN AND SHUT' WIN ARE PROCEDURAL SEMANTICS WHICH IS WHY I AM LOOKING TO THE EEOC (HAWAII & OAKLAND OFFICE) FOR GUIDANCE SO THAT IF THE FEDERAL GOVERNMENT DEEMS THE CASE LEGITIMATE, I AM ABLE TO FILE A CHARGE WITHIN THE PROPER TIME FRAME.

In regard to supporting documents for this claim, I have the following:

1) An email to my employer in February 2021 (at a company called AscendantFX Capital located in Canada) proving

that I was aware of the impact desktop automation was going to have in the accounting industry.

- 2) An email from myself to a senior leader at MUFG in August 2021, which illustrates that I introduced Microsoft Desktop Automation to MUFG well in advance of my actual employment which didn't begin until June 2022. Again, I believe the contract itself was discriminatory treatment and was based on my demographic and I believe my labor is worth exactly half of the labor put forth by the bank staff and KPMG relating to automation.
- 3) A scorecard that I sent my employer showing the results of the competition between myself and KPMG which shows that the value I added exactly offsets the value KPMG added during my 3-month contract there. The three person KPMG team I was competing against (none of whom were part of my demographic) got paid more than me for doing the same automation work even though the work had nothing to do with accounting and having a CPA didn't matter at all.
- 4) Emails proving that I attempted to buy a house in 2022 during my MUFG contract. This includes an email from my MUFG director talking about the house purchase to illustrate that MUFG was aware of my attempted home purchase. Management even agreed to letting me work remotely if I could close the house. The fact that I didn't close illustrating that my contract was below the cost of living.
- 5) I can give testimony to what was communicated in the 2017 all-hands meeting in Oakland when Rolland Jurgens was the presiding controller. He called for more diversity in management which meant more jobs above the-cost-of-living going to everyone who was not a white/European male under the age of 40.

Subsequent to this meeting, I lost a competition for a manager role that was given to a woman outside of the bank and I myself was quietly hired into unfamiliar roles that were undefined and would not have stood up in the next performance review.

I believe everything I've done in my career was done in a timely manner (including this claim) except being compensated fairly. And I believe a settlement is my last chance at changing that.

- 1) When I asked for a manager promotion at MUFG in 2017 in my late 20's after showing what I thought was progressive growth that was timely.
- 2) When I didn't get the manager promotion at MUFG, but the out-going controller at the University of Puget Sound asked me to take treasury at the University of Puget Sound to audit in 2018-2019 at the org level and without leadership familiar with the prior year (and I did it successfully) that was timely. As a side note, the ratio of women to men at University of Puget Sound was at least 15 to 1 when I was there.
- 3) After I came back to work in January 2021 (I had been out of work for 13 months) and found Microsoft desktop automation in February 2021 when Microsoft had only just made it generally available in December 2020 that was timely.
- 4) The time I spent selling automation to MUFG Union Bank in 2021 & 2022 and the subsequent roll-out of automation at MUFG bank when they were in the middle of a sale to US Bank that was timely.
- 5) When I tried to buy a 250k house on a 3% FHA loan during my MUFG contract because I saw automation was working and thought I had a shot at a longer term career that was timely.

Since corporate politics keeps getting in the way of my career and life, I am asking the federal government to enforce a substantive settlement based on the facts in my case - most especially considering KPMG's independent quote in 2022 of 1.9 million dollars for automation over 12 months.